

THE AFFORDABLE CARE ACT AND COLORADO

Protecting Coloradans Now

- Better coverage for kids: Your children can stay on your insurance until age 26 and can't be denied coverage because of a preexisting condition.
- Free preventive care: Mammograms, colonoscopies, check-ups and other preventive care at no additional cost.
- **Cheaper prescription drugs for seniors:** Millions on Medicare have already saved money on their prescriptions.
- No rescissions or lifetime limits: Insurers can't cancel your insurance because you get sick or limit the amount of coverage you can receive in your lifetime.
- Premium dollars spent on health care: Insurers must spend at least 80 percent of premium dollars on providing health care, rather than profits or administrative costs.

Providing Coloradans with Affordable Coverage

- A new marketplace, Connect for Health Colorado, is a place where Coloradans can shop for and compare health insurance, and then choose the plan that's right for them.
- Tax credits and other financial assistance now available to help make private health insurance affordable for low- and middle-income Coloradans.
- **Medicaid expanded** to more low-income Coloradans. More than 122,000 working Coloradans who haven't had affordable health care will now have access to Medicaid.



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New Protections starting in January 2014

- No preexisting condition exclusions, period: No one will be denied coverage because of a preexisting condition.
- No health status rating: You can't be charged more because you are sick or have a health condition.
- New limits on premium variation: The Affordable Care Act puts limits on how much companies can charge based on a person's age.



Questions? Contact Us

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